

Prepared by: Shapiro & Massey, L.L.P. J. Gary Massey, MSB No. 1920 1910 Lakeland Drive, Suite B Jackson, MS 39216 (601)981-9299 S&M No. 10-000580	Return to: Shapiro & Massey, L.L.P. 1910 Lakeland Drive, Suite B Jackson, MS 39216 (601)981-9299 Loan No. XXXXXX5787
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GRANTOR	GRANTEE
J. Gary Massey Shapiro & Massey, LLP 1910 Lakeland Drive, Suite B Jackson, MS 39216 (601) 981-9299	Federal National Mortgage Association 14221 Dallas Parkway - Ste. 1000 Dallas, TX 75254 (972)773-4663

SUBSTITUTED TRUSTEES DEED

INDEX: Lots 470 and 471, Sec. H, Dickens Place PUD S/D, Secs. 9 and 16, T-2-S, R-7-W, DeSoto Co/MS *Plat BK 87 pg 2732*

WHEREAS, on March 21, 2007, Jim Diaferio and Doreen Diaferio, Husband and Wife, executed a Deed of Trust to First American Title Insurance Company, Trustee for the benefit of Mortgage Electronic Registration Systems, Inc., which Deed of Trust is filed for record in Book 2695 at Page 557 and re-recorded in Book 2702 at Page 458 in the office of the Chancery Clerk of DeSoto County at Hernando, Mississippi; and

WHEREAS, said Deed of Trust was subsequently assigned to OneWest Bank, FSB by instrument dated May 11, 2010 and recorded in Book 3,168 at Page 583 of the aforesaid Chancery Clerk's office; and

WHEREAS, as authorized by the aforesaid Deed of Trust and in strict accordance therewith, OneWest Bank, FSB, substituted J. Gary Massey as Trustee therein in the place and stead of the trustee named in said Deed of Trust or subsequently substituted therein by Substitution of Trustee dated May 11, 2010, and duly filed for record in the office of the aforesaid Chancery Clerk in Book 3,168 at Page 586 prior to the first publication and posting of the notice of sale; and

WHEREAS, default having been made in the terms and conditions of said Deed of Trust, which default continued for a period of time necessary for the holder thereof to declare the entire indebtedness, together with attorney's fees, expenses and costs, immediately due and payable, as was its option so to do under the terms of said Deed of Trust, and default having been made in payment of said amount and the Substituted Trustee having been requested and directed by OneWest Bank, FSB to foreclose under the

terms of said Deed of Trust, I did on June 24, 2010, during legal hours, being between the hours of 11:00 a.m. and 4:00 p.m., at the East Front Door of the County Courthouse of DeSoto County, located at Hernando, Mississippi, in accordance with the terms of the Deed of Trust and the laws of the State of Mississippi, offer for sale at public auction and sell to the highest and best bidder for cash the following described land and property lying and being situated in DeSoto County, Mississippi, being more particularly described as follows, to wit:

(See Exhibit A)


Said property was sold after strictly complying with all the terms and conditions of said Deed of Trust and the statutes made and provided in such cases. A notice of time, place and terms of said sale, together with a description of the property to be sold, was given by publication in The DESOTO TIMES-TRIBUNE, a newspaper published in DeSoto County, Mississippi for three consecutive weeks preceding the date of sale. The notices were published on June 3, 10, and 17, 2010, (a certified copy of which is attached hereto,) and a notice identical to the published notice was posted on the bulletin board at the East Front Door of the County Courthouse of DeSoto County, Hernando, Mississippi for said period of three consecutive weeks. Everything necessary to be done was done to make and effect a good and lawful sale.

At said Sale, OneWest Bank, FSB bid for said property in the amount of \$395,299.22, which being the highest and best bid, the same was then and there struck off to OneWest Bank, FSB and it was declared the purchaser thereof.

WHEREAS, OneWest Bank, FSB has requested transfer and assignment of its bid to the Federal National Mortgage Association and has authorized the undersigned to convey the property described above to Federal National Mortgage Association; and the undersigned, by execution of this instrument, does hereby transfer and assign all right, title and interest of OneWest Bank, FSB as the highest and best bidder to Federal National Mortgage Association pursuant to authority granted to the undersigned in the aforementioned Substitution of Trustee.

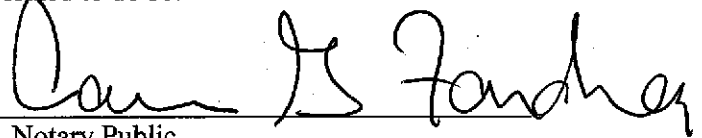
NOW THEREFORE, in consideration of the full payment of the purchase price, I, the undersigned Substituted Trustee, do hereby sell and convey unto Federal National Mortgage Association the land and property herein described. I convey only such title as is vested in me as Substituted Trustee.

WITNESS MY SIGNATURE, on June 24, 2010.


 J. Gary Massey, Substituted Trustee

STATE OF MISSISSIPPI
 COUNTY OF HINDS

Personally appeared before me, the undersigned authority in and for said county and state, on this the Twenty-Fourth day of June, 2010, the within named J. Gary Massey, Substituted Trustee, duly identified before me, who acknowledged that in said representative capacity he executed the above and foregoing instrument, after having first been duly authorized to do so.


 Notary Public

My commission expires:



ID No.
 6678
 exp 3/18/12

(Exhibit A)

Lots 470 and 471, Section H, Dickens Place PUD Subdivision, situated in Sections 9 and 16, Township 2 South, Range 7 West, as shown on plat of record in Plat Book 87, Page 27-32 in the Chancery Clerk's Office of DeSoto County, Mississippi.

DESOTO TIMES-TRIBUNE

PROOF OF PUBLICATION

THE STATE OF MISSISSIPPI
COUNTY OF DESOTO

Diane Smith personally appeared before me the undersigned in and for said County and State and states on oath that she is the **CLERK** of the DeSoto Times-Tribune, a newspaper published in the town of Hernando, State and County aforesaid, and having a general circulation in said county, and that the publication of the notice, a copy of which is hereto attached, has been made in said paper 3 consecutive times, as follows, to-wit:

SUBSTITUTED TRUSTEE'S
NOTICE OF SALE

WHEREAS, on March 21, 2007, Jim DiSterio and Doreen DiSterio, Husband and Wife executed a certain deed of trust to First American Title Insurance Company, Trustee for the benefit of Mortgage Electronic Registration Systems, Inc. which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 2695 at Page 557 and re-recorded in Book 2702 at Page 458; and

WHEREAS, said Deed of Trust was subsequently assigned to OneWest Bank, FSB by Instrument dated May 11, 2010 and recorded in Book 3,168 at Page 583 of the aforesaid Chancery Clerk's office; and

WHEREAS, OneWest Bank, FSB has heretofore substituted J. Gary Massey as Trustee by instrument dated May 11, 2010 and recorded in the aforesaid Chancery Clerk's Office in Book 3,168 at Page 586; and

WHEREAS, default having been made in the terms and conditions of said deed of trust and the entire debt secured thereby having been declared to be due and payable in accordance with the terms of said deed of trust, OneWest Bank, FSB, the legal holder of said indebtedness, having requested the undersigned Substituted Trustee to execute the trust and sell said land and property in accordance with the terms of said deed of trust and for the purpose of raising the sums due thereunder, together with attorney's fees, trustee's fees and expense of sale.

NOW, THEREFORE, I, J. Gary Massey, Substituted Trustee in said deed of trust, will on June 24, 2010 offer for sale at public outcry and sell within legal hours (being between the hours of 11:00 a.m. and 4:00 p.m.), at the East Front Door of the County Courthouse of DeSoto County, located at Hernando, Mississippi, to the highest and best bidder for cash the following described property situated in DeSoto County, State of Mississippi, to-wit:

Volume No. 115 on the 3 day of June, 2010
Volume No. 115 on the 10 day of June, 2010
Volume No. 115 on the 17 day of June, 2010
Volume No. _____ on the _____ day of _____, 2010
Volume No. _____ on the _____ day of _____, 2010
Volume No. _____ on the _____ day of _____, 2010

Diane Smith

Lots 470 and 471, Section H, Division Five PUD Subdivision, situated in Sections 9 and 16, Township 2 South, Range 7 West, as shown on plat of record in Plat Book 87, Page 27-32 in the Chancery Clerk's Office of DeSoto County, Mississippi.

I WILL CONVEY only such title as vested in me as Substituted Trustee.

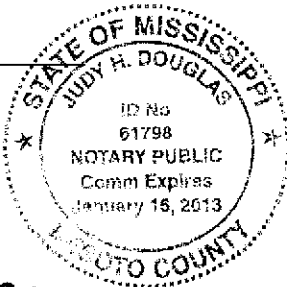
WITNESS MY SIGNATURE on this 26th day of May, 2010.

J. Gary Massey
SUBSTITUTED TRUSTEE
Shapiro & Massey, L.L.P.
1910 Lakeland Drive
Suite B
Jackson, MS 39218
(601)961-9299
2283 Belmarie Cove
Southaven, MS 38672
10-000580JC
Publication Dates:
June 3, 10, and 17, 2010

Sworn to and subscribed before me, this 17 day of June, 2010

BY Judy Douglas

NOTARY PUBLIC STATE OF MISSISSIPPI AT LARGE
MY COMMISSION EXPIRES: JANUARY 16, 2013
BONDED THRU DIXIE NOTARY SERVICE, INCORPORATED



A. Single first insertion of 409 words @ .12 \$ 49.08
B. 2 subsequent insertions of 818 words @ .10 \$ 81.80
C. Making proof of publication and deposing to same \$ 3.00
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